In the claims:

1. (Canceled)

2. (Canceled)

3. (Canceled)

4. (Canceled)

5. (Canceled)

6. (Canceled)

7. (Canceled)

8. (Canceled)

9. (Canceled)

10. (Canceled)

11. (Canceled)

12. (Canceled)

13. (Canceled)

14. (Canceled)

15. (Canceled)

16. (Canceled)

17. (Canceled)

18. (Canceled)

19. (Canceled)

20. (Canceled)

21. (Canceled)

22. (Canceled)

23. (Canceled)

24. (Canceled)

25. (Canceled)

26. (Canceled)

27. (Canceled)

28. (Canceled)

29. (Canceled)

30. (Canceled)

31. (Canceled)

32. (Canceled)

33. (Canceled)

34. (Canceled)

35. (Canceled)

36. (Canceled)

37. (Currently amended) A method for risk classification of a prospective insured, said prospective insured applying for automobile insurance, said prospective insured belonging to a demographic group, said method comprising:

    a. providing to said prospective insured a set of four or more target questions;

    b. obtaining a set of responses to said set of four or more target questions from said prospective insured;

    c. automatically classifying said prospective insured into a risk class based at least in part on said set of responses;

wherein said set of four or more target questions have been devised by a survey method comprising the steps of:

    d. composing a survey of 50 or more candidate questions that are indicative of personality traits that may affect accident involvement and reporting;

    e. providing said survey to a sample population of 200 or more people;

    f. collecting information from said sample population, said information comprising:

        i. responses to said survey;

        ii. the number of automobile insurance claims reported by each of said persons in said sample population; and

        iii. conventional classification information for automobile insurance underwriting, said conventional classification information comprising;

            1. age;

            2. marital status;

            3. years of driving experience;

            4. number of miles driven per year;

g. analyzing said information to select said set of four or more target questions from among said candidate questions such that the survey responses by said sample population to said set of four or more target questions significantly increase the multiple correlation between said survey responses andto said number of automobile insurance claims reported by said sample population when said conventional classification information is controlled for, said increase in the multiple correlation being statistically significant to at least the 5% level of confidence.

38. (Previously presented) The method of claim 37 wherein said set of four or more target questions comprises not more than ten questions.

39. (Previously presented) The method of claim 37 wherein said set of four or more target questions comprises not more than four questions.

40. (Canceled)

41. (Canceled)

42. (Canceled)

43. (Canceled)

44. (Previously presented) The method of claim 37 wherein said method further comprises the steps of:

a. providing to said prospective insured a second set of questions related to one or more of said prospective insured's age, gender, annual mileage or driving experience;

b. obtaining a set of responses to said second set of questions; and

c. in said step of automatically classifying said prospective insured into a risk class based at least in part on said set of responses to said four or more target questions, also basing said classification of said prospective insured

at least in part on and said set of responses to said second set of questions;

45. (Previously presented)The method of claim 37 wherein said personality traits comprise:

    a. impulsivity;

    b. locus of control;

    c. self-esteem;

    d. invulnerability;

    e. hostility;

    f. anger;

    g. trust;

    h. social desirability; and

    i. thoroughness in decision making.

46. (Currently amended) The method of claim 37 wherein at least one of said candidate questions is a personal statement with which a person is asked to ~~indicated~~indicate agreement or disagreement.

47. (Cancelled)